

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

Yvette Garnett

Debtor(s)

Case No. 20-13108-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2020.
- 2) The plan was confirmed on 02/10/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/08/2022.
- 6) Number of months from filing or conversion to last payment: 22.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,875.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$96,000.00  
Less amount refunded to debtor \$980.87

**NET RECEIPTS: \$95,019.13**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$7,799.98  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,299.98**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK	Unsecured	2,709.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	13,289.00	14,030.59	14,030.59	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	2,721.53	2,721.53	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	1,733.65	1,733.65	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	7,471.00	9,035.30	9,035.30	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	4,797.00	6,086.89	6,086.89	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,825.00	1,001.76	1,007.76	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,699.00	2,701.00	2,701.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	3,460.00	3,981.31	3,981.31	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	833.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	4,627.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	NA	409.67	409.67	0.00	0.00
CITIBANK NA	Unsecured	1,328.00	2,693.07	2,693.07	0.00	0.00
CITIZENS BANK NA	Secured	42,466.80	45,288.12	3,585.37	2,603.01	0.00
CITIZENS BANK NA	Secured	58,067.10	60,457.33	4,561.12	3,311.40	0.00
CITIZENS BANK NA	Secured	57,957.29	60,350.32	4,578.42	3,323.97	0.00
CITIZENS BANK NA	Secured	34,862.67	36,115.21	3,421.93	2,484.34	0.00
CITIZENS BANK NA	Secured	346,675.55	359,085.80	23,083.24	16,758.60	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	4,796.49	4,796.49	3,482.28	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,218.28	1,218.28	884.48	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	730.51	730.51	530.35	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	115.22	115.22	69.47	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,547.30	1,547.30	1,123.36	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,612.59	1,612.59	1,170.75	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,857.58	1,857.58	1,348.60	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	342.70	342.70	233.85	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	957.11	957.11	694.87	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	563.92	563.92	409.42	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	212.95	212.95	145.31	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	116.99	116.99	70.53	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,085.18	1,085.18	787.85	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF PHILADELPHIA (LD)	Secured	NA	970.25	970.25	704.41	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,188.49	1,188.49	862.86	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	818.88	818.88	594.50	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,095.91	1,095.91	795.65	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,499.57	1,499.57	1,088.71	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	148.00	184.20	125.69	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	923.52	1,151.32	835.87	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	340.99	424.80	308.40	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	782.86	975.60	708.30	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	387.71	483.00	350.66	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	978.93	1,219.80	885.58	0.00
CITY OF PHILADELPHIA (LD)	Secured	422.90	429.08	534.60	388.12	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	2,496.09	3,105.08	2,254.32	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,491.90	1,786.65	1,752.01	0.00
DILLARDS	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,655.00	3,151.42	3,151.42	0.00	0.00
FORTIVA	Unsecured	2,101.93	NA	NA	0.00	0.00
FRANKLIN MINT FEDERAL CU	Unsecured	NA	10,285.78	10,285.78	0.00	0.00
FRANKLIN MINT FEDERAL CU	Unsecured	1,027.00	987.27	987.27	0.00	0.00
HSBC BANK USA NA	Unsecured	2,456.14	2,317.17	2,317.17	0.00	0.00
LVNV FUNDING LLC	Unsecured	5,407.77	5,407.06	5,407.06	0.00	0.00
MARINER FINANCE LLC	Secured	NA	29,574.58	4,171.80	3,028.76	0.00
MERRICK BANK	Unsecured	37,367.00	NA	NA	0.00	0.00
PHH MORTGAGE CORPORATION	Secured	NA	88,192.79	5,872.35	4,263.36	0.00
PHILADELPHIA FEDERAL CREDIT U	Unsecured	15,634.00	14,935.72	14,935.72	0.00	0.00
PHILADELPHIA FEDERAL CREDIT U	Unsecured	2,781.00	2,781.00	2,781.00	0.00	0.00
POLICE & FIRE FCU	Unsecured	4,610.00	4,970.09	4,970.09	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,407.77	6,087.37	6,087.37	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,533.12	1,688.56	1,688.56	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	18,385.00	21,461.40	21,461.40	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	18,534.00	20,526.37	20,526.37	0.00	0.00
SUNOCO CITIBANK CBNA	Unsecured	2,342.00	NA	NA	0.00	0.00
SYNCB/GAPDC	Unsecured	1,457.00	NA	NA	0.00	0.00
SYNCB/JC PENNEY	Unsecured	1,717.00	NA	NA	0.00	0.00
SYNCB/TJX	Unsecured	7,231.00	NA	NA	0.00	0.00
TBOM/FORTIVA	Unsecured	2,013.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	243.00	593.96	593.96	0.00	0.00
TRUMARK FINANCIAL CREDIT UNIO	Secured	112,969.35	116,469.07	11,585.00	8,410.79	0.00
TRUMARK FINANCIAL CREDIT UNIO	Secured	21,163.15	25,394.84	10,524.48	7,640.85	0.00
TRUMARK FINANCIAL CREDIT UNIO	Secured	25,847.62	29,963.88	9,058.61	6,576.62	0.00
TRUMARK FINANCIAL CREDIT UNIO	Secured	3,567.40	38,322.07	6,489.25	4,711.25	0.00
TRUMARK FINANCIAL CREDIT UNIO	Unsecured	9,981.00	11,161.41	11,161.41	0.00	0.00
TRUMARK FINANCIAL CREDIT UNIO	Unsecured	NA	17,556.69	17,556.69	0.00	0.00
TRUMARK FINANCIAL CREDIT UNIO	Unsecured	NA	5,597.06	5,597.06	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$34,668.24	\$25,169.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$82,858.30	\$60,549.76	\$0.00
<b>TOTAL SECURED:</b>	<b>\$117,526.54</b>	<b>\$85,719.15</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$173,909.10</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,299.98</u>	
Disbursements to Creditors	<u>\$85,719.15</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$95,019.13</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2022

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.